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E-FILED: April 20, 2010

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

**AFFIDAVIT IN SUPPORT OF DEBTOR'S OPPOSITION TO MOTION FOR
RELIEF FROM AUTOMATIC STAY**

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

Michael Richman says:

1. That Affiant makes this Affidavit of my own personal knowledge
 2. Affiant is competent to testify as to the matters herein.
 3. Affiant is an employee of Haines and Krieger Loan Modifications, LLC.
 4. On or About October 2009, Debtor(s) contacted Affiant for the purpose of
ing a modification of their mortgage loan with America's Servicing Company.

5. On October 19, 2009, Debtor's authorization forms have been faxed to the mortgage lender.

On November 12, 2009, Debtor's loan modification submission package was sent to the mortgage lender. On March 19, 2010, processor, Kevin, spoke with Serena (ID 9T7) and processor was informed that the file is still in review and they need updated paystubs and bank statements. Processor has left a message for the client to request for the updated documents. On April 21, 2010, processor called lender and spoke with Sherie (ID # G96) and processor was informed that the file is in review with the negotiator, Holly Davis.

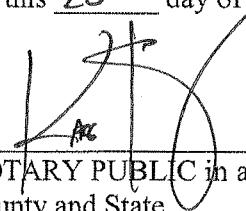
6. I will continue to provide updates to Debtor(s) and the lenders attorney as, further information becomes available.

DATED: April 20, 2010



Affiant

SUBSCRIBED and SWEARN to before
me this 20 day of April 2010.


NOTARY PUBLIC in and for said
County and State

